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	APPLICANT Blayn W. Beenau	
	FILING DATE March 10, 2004	GROUP 3627

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
/LC/	1	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008
	2	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
	3	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, http://www.msnbc.msn.com/id/3072638 , 02/17/2004, 4 pages
	4	KULKARNI, et al., "Biometrics: Speaker Verification" http://biometrics.cse.msu.edu/speaker.html , 03/08/2004, 5 pages
	5	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
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	9	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, www.cardforum.com/html/cardmark/jan01_c3.htm , 01/2001
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	11	NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986
	12	OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal, 09/16/1985
	13	Pay By Touch - Company, http://www.paybytouch.com/company.html
	14	ROBERTI, "TI Embraces Prox Card Standard", http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml , 03/06/2003, 2 pages
/LC/	15	ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, http://www.computerweekly.com/Article127889.htm , 02/09/2004, 3 pages

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/LC/	16	ROSS et al., "Biometrics: Hand Geometry", http://biometrics.cse.msu.msu.edu/hand_geometry.html , 02/26/2004, 2 pages
↓	17	SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987
↓	18	Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages
↓	19	WILSON, "Putting Their Finger on It", http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable , 02/09/2004, 2 pages
↓	20	"Core One Credit Union- Discover the Advantage", http://coreone.org/2visa.html , Copyright 2001, (Last Visited 10/09/2002)
/LC/	21	"The Bank Credit Card Business", American Bankers Association, 1996, all pages

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